



# BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	<b>Pankaj Das</b>
Age	:	10-03-1986
Marital status	:	Married
Children	:	N/A
No. of siblings:	:	Three brothers
<b>Parent's and GB related Info</b>		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Putul Rani
(iii) Father's name	:	Kartik Chandra Das
(iv) GB member's info	:	Member since: 12-08-1998 Branch: Gobindrapur Centre no.9/m Group: 01 Loanee No. 1132 First loan: Tk. 4000 Total Amount Received: Tk.460,000/- Existing loan: Tk. 1,00000/ Outstanding: Tk.69200/
<b>Further Information:</b>		
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF etc.	:	N/A
(ix) Others	:	N/A
Education, till to date	:	Class Eight

# BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

(Continued)



Present Occupation	:	Electric Business
Trade License Number	:	86 /2016-2017
Business Experiences	:	3 years.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	01772626541
NU Project Source/Reference	:	GT Chandpur Sadar Unit Office, Chandpur.

# BRIEF HISTORY OF GB LOAN Utilization by Family



NU's mother has been a member of Grameen Bank (GB) Since 1998. At first his mother took a loan amount BDT 4000 from Grameen Bank. She Invested the money in his son's business. They gradually improved their life standard through GB loan.

# PROPOSED BUSINESS Info.



Business Name	:	<b>Janani Electronic</b>
Address/ Location	:	Algi Bazar, Algi, Haimchair, Chandpur .
Total Investment in BDT	:	403,000/-
Financing	:	Self BDT :323,000 (from existing business) -80 % Required Investment BDT : 80,000 (as equity) -20 %
Present salary/drawings from business (estimates)	:	BDT- 8,000/-
Proposed Salary		<b>BDT- 8,000/-</b>
Proposed Business % of present gross profit margin	:	<b>15%</b>
Estimated % of proposed gross profit margin	:	<b>15%</b>
Agreed grace period	:	<b>02 months</b>

# EXISTING BUSINESS OPERATIONS Info.



Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	4,000	1,20,000	14,40,000
<i>Less: Cost of sale (B)</i>	3400	102,000	12,24,000
<b>Gross Profit 10% (A-B)= [C]</b>	600	18,000	2,16000
<b><i>Less: Operating Costs</i></b>			
Electricity bill		350	4200
Shop Rent		4,300	51,600
Mobile Bill		300	3,600
Night Guard		50	600
Salary from Business (Self)		6,000	72,000
Others (Entertainment)		300	3,600
<b><i>Non Cash Item:</i></b>			
Depreciation Expenses(22,000*10% )		183	2,196
<b><i>Total Operating Cost (D)</i></b>		11,483	1,37,796
<b>Net Profit (C-D):E</b>		6517	78204

# PRESENT & PROPOSED INVESTMENT Breakdown



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
<b>Present items:</b>			
Fan:	2,000		
Furniture	20,000		2,23,000
Advance	100,000		
Present Goods Items (*) :	201,000		
<b>Proposed Items (**) :</b>		80,000	80,000
<b>Total Capital</b>	<b>323,000</b>	<b>80,000</b>	<b>403,000</b>

(\*) Details present Stock & (\*\*) Proposed Items mentioned in next slide

# PRESENT & PROPOSED INVESTMENT Breakdown

(Continued)



## Present Stock item

Product name	Amount
Socket Various	20,000
Energy bulb ( 10 c *2760 )	27,500
Switch ( 30*255 )	7,500
Board	20,000
Main Switch	20,000
Fan 20*1800	36,000
Switch Various Size	20,000
Tar Various Size	35,000
Plastic Pipe	5,000
Others	10,000
<b>Total</b>	<b>201,000</b>

## Proposed Item

Product Name	Amount
Electrical Equipment	20,000
Fan	25,000
Tar Various Size	15,000
Socket Various	20,000
<b>Total</b>	<b>80,000</b>



# Financial Projection of NU BUSINESS PLAN



Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales (A)	5,000	1,50,000	18,00,000	5,500	1,65,000	19,80,000
<b>Less: Cost of Sale (B)</b>	4,250	1,27,500	15,30,000	4,675	140,250	16,83,000
<b>Profit 10% (A-B)=(C)</b>	750	22,500	2,70,000	825	24,750	2,97,000
<b>Less operating cost :</b>						
Electricity bill		350	4,200		400	4,800
Mobile Bill		300	3,600		400	4,800
Night Guard		50	600		100	1,200
Salary- self		6,000	72,000		6,000	72,000
Shop Rent		4,300	51,600		4,300	51,600
Others		300	3,600		300	3,600
Depreciation Expenses		183	2,196		183	2,196
<b>Total Operating Cost (F)</b>		11,483	1,37,796		11,683	1,40,196
<b>Net Profit =(E-F)</b>		11,017	1,32,204		13,067	1,56,804
<b>GT payback</b>		<b>48,000</b>			<b>48,000</b>	
<b>Retained Income:</b>		<b>84,204</b>			<b>1,08,804</b>	

# CASH FLOW Projection on Business Plan (Rec. & Pay.)



SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)
<b>1.0</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	80,000	0
1.2	Net Profit (Ownership Tr. Fee added back)	132,204	156,804
1.3	Depreciation (Non cash item)	2,196	2,196
1.4	Opening Balance of Cash Surplus		86,400
	<b>Total Cash Inflow</b>	<b>214,400</b>	<b>245,400</b>
<b>2.0</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	80,000	0
2.2	Investment Pay Back (Including Ownership Tr. Fee)	0	0
2.3	Payment of GB loan	48,000	48,000
	<b>Total Cash Outflow</b>	<b>128,000</b>	<b>48,000</b>
<b>3.0</b>	<b>Net Cash Surplus</b>	<b>86,400</b>	<b>197,400</b>



## **S**TRENGTH

- Skill and 2 Years experience
- Quality service and Product
- Well Decorated
- Seven days open weekly
- 16 hours shop open

## **W**EAKNESS

- Lack of investment

## **O**PPORTUNITIES

- Have a chance at more customers within local area.
- Extendable society
- Products and service demand increasing.

## **T**HREATS

- New competitor may be present
- Political Unrest
- Theft
- Fire

# Photographs





# Photograph











১২ (১) নং বিধান প্রকৃত্য)

০৬ নং জোন্দগী পুলাপুৰ, (৫৩) ইউনিয়ন পরিষদ

ডাকঘর ডাঙ্গসাৰা উপজেলা হুইপচৰ, জেলা চাঁদপুর বাংলাদেশ।

**ব্যবসা বাণিজ্যের লাইসেন্স**

লাইসেন্স নং ৬৬ তারিখ ৩০/০৮/১৬

সেব্যকাম প্রতিষ্ঠাকের নাম - সন্নী ইলেকট্রনিক্স

লাইসেন্স গ্রহণকের নাম - সন্তোষ দাস

পিতা/ স্বামীর নাম - সন্তোষ দাস

ঠিকানা - জোন্দগী বাতাৰ, হুইপচৰ, চাঁদপুর

অত্র ইউনিয়নের আওতাধীনে ও বাহিরে ০৯/০৭/২০১৬ তারিখ হইতে

এক বছরকাল হিসাবে তাহার ইলেকট্রনিক্স

ব্যবসায়ের ধরণ - ডেচবা. ও কম্পিউটার

ব্যবসা চালাইয়া যাওয়ার জন্য উৎকর্ষক ২০০/- টাকা

(কথায়) দুইশত - টাকা মাত্র)

প্রদত্ত হওয়ায় তাহাকে এই লাইসেন্স প্রদান করা হইল।

চেয়ারম্যান







# Photograph



















*Presented at*  
**141<sup>st</sup> Internal Design Lab**  
**on July 6, 2017 at GT**

